

**From:** Randy Barns <randybarns@hotmail.com> on 10/01/2007 06:25:03 PM

**Subject:** Truth in Lending

I'm 46 years old, I my new fiance and I have decided to buy our first house (first time for both of us!). We were advised by our mortgage broker to open a credit card to UP my credit score (to get a better % rate). So, I got a credit card with Premiere Bank Card services, with a \$200 limit. When my bill came, the bill stated I had \$50 credit available, and my initial fees were \$150.00. Then, when I made my first payment, they lost the money order. They didn't advise me until 30-days after that, the payment wasn't received and now I owe an additioal \$68 late fees, and now I'm over the limit, so it's another \$36. Now I owe \$304 on a \$200 credit card, by which I only used \$50 worth of credit. Because they waited until 30 days after they didn't receive the payment, it made me late again causing another \$104 to be added to a credit card - again - and around around it goes - where it stops, noboby KNOWS!!!!!!

Now, my credit is ruined, my account is closed - because I couldn't afford to pay them off the \$408, they are threatening to charge it off - MY CREDIT SCORE WENT DOWN, now I can't afford to buy my dream house with my soon to be wife. All over a \$200 credit card. Please change the rules and regulations so this doesn't happen to anyone else.

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